

## Integral Co-operation.

A LEAF FROM OUR PUBLICATION OF 1885.

### SUGGESTIONS—THE CREDIT FONCIER COMPANY.\*

WHEREAS, The past and present systems for laying out, governing and policing cities have been and are failures, lamentable and conspicuous;

AND, WHEREAS, There must of necessity be a change in the system of laying out, governing and policing cities, before the life of the citizen can be made useful, wholesome and secure.

AND, WHEREAS, There cannot be equity where non-incorporated persons are forced to struggle for existence against incorporated classes; where the weak and uneducated have to combat with the strong and cunning; where woman, intelligent, refined, and a holder of property, is politically classed with felons, minors and idiots; where competition reigns instead of co-operation; where independence takes the place of interdependence; where equality is attempted instead of equity; where charity is offered and justice is not given; and where "Superior" and "Subordinate authority" is practiced to the exclusion of co-ordinate control.

Therefore, be it Resolved, That if it is right and progressive that several persons be created a body corporate, and given special and exclusive privileges to build, manage and operate railroads, telegraphs, banks, gas-works, water supplies, etc., etc., that it is proper that persons wishing to colonize be incorporated with special powers and privileges, to buy, lay out, build and manage towns and farms, in every one of their varied and necessary departments, that the common and private interests of the colonists, may be intelligently started, securely guarded and forcibly advanced in storm and sunshine, during the night and in the day, and when accident, sickness and age have stopped his or her usefulness.

And, be it Resolved, That twenty-five or more persons be incorporated, under general or special act, a "Credit Foncier"—a colonization, building, deposit, loan and operating company; and proceed to locate and work under the general colonization laws of the United Mexican States; that the said "Credit Foncier" buy the contributing interests in a town site and farm,\*\* lay out streets, roads, etc., build, furnish, refit and sell houses, lots and garden areas, construct, equip and operate passenger railways,† water supplies,‡ electric powers, motors, lights, etc., etc., open houses for retail and wholesale purposes, build and control schools, markets, theatres,§ hotels, wharves,|| docks, etc., etc.

\* The name of the unincorporated association was The Credit Foncier of Sinaloa.

\*\* Newcastle, Delaware, is, probably, the only city in the United States, which has no municipal or school taxes to pay. The revenue coming in from land with which the city was endowed by William Penn is sufficient to meet the expense of running the city.

† The land belonging to Cornell University comprises 240 acres, of which 120 is specially devoted to the farm. Not originally fertile, it has been made sufficiently so to yield about \$6,000 annually in gross products.

‡ The government of the incorporated town Sautee, in Florida, is carried on entirely without a property tax.

§ Venezuela schools are supported by the Federal Government from the revenue of the Post Offices and a trade-license system.

|| In Great Britain and Ireland there were, January 1883, twenty-six street railways, belonging to local authorities, the total length of which was more than 150 miles, and the cost a little over \$9,000,000. The 4½ miles of road belonging to private individuals cost considerably over \$30,000,000.

¶ The city of Charleston, in its corporate capacity, is about to undertake the driving of the deepest artesian well in the world. It will be driven in the main part of the city, as it is expected to furnish 4,000,000 gallons of water per day, it is calculated, with the two similar wells already down, to furnish a supply of water for the entire city for many years. The new well will be 2,000 feet deep, will be at least six inches in diameter at the bottom, and is to be completed by August, 1885.

‡‡ Cremation in Paris will soon be available for the general public at the small cost of \$3 for each operation. An experimental furnace is being constructed at Pere-la-Chaise, on the principle of the crematories at Rome and Milan.

§ Paris owns and manages its theatres.

|| New York City owns and leases its wharves.

And, be it Resolved, That said "Credit Foncier" issue 100,000 shares of capital stock of \$10 per share par value; that 15,000 of said shares be sold at par during 1885, to persons wishing to colonize or to promote such interests as herein suggested; that from the receipt of said sale of 15,000 of said shares, there be \$30,000 paid for 15,000 building lots (3,750 square feet each); that \$15,000 be paid for 15,000 acres of choice farm land near the town site selected; that \$10,000 be paid for suitable offices for the headquarters of said "Credit Foncier;" that \$20,000 be paid to build and furnish an attractive hotel; that \$10,000 be paid for building and furnishing ten model houses; that \$3,000 be paid to erect a crematory †† for the use of the colonists; that \$30,000 be paid for the controlling interests in a pipe line or asequia of capacity sufficient to bring not less than 2,000,000 gallons of pure, fresh water every twenty-four hours upon the farm lands and the town site of the colonists; that \$15,000 be paid for the controlling interest in a steamboat to keep regular communication between the colonists and the outside world; that \$2,000 be paid to establish and operate a weekly paper; that \$5,000 interests be taken in the capital stock of the first railroad which may run to the town site and farm lands of the colonists—provided that the same can be had at par and that the Colony have a directorship in said company, and that the remaining \$10,000 be used for the necessary expenses contingent to organization and to the first operations of the Department of deposits, loans and insurances of said "Credit Foncier."

And, be it Resolved, That said "Credit Foncier" select for its first location "Pacific Colony site," which has been laid out by The American and Mexican Pacific Railroad Company, on the north shore of Topolobampo harbor, Sinaloa, Mexico; and that 33,500 acres of farm lands be selected from the ranch known as "Mochis," providing that the trustee for the said Pacific colony site agrees to sell 15,000 lots in said site for \$30,000, and that the trustee for the said "Mochis" ranch agrees to sell 15,000 acres of said ranch for \$15,000 cash; the trustee for said Pacific Colony site agreeing further to pool for ten years with said "Credit Foncier" lot-interests sufficient to control said colony site, and the trustee of said "Mochis" ranch agreeing to give said "Credit Foncier" the option to buy the remaining 18,500 acres of said "Mochis" ranch any time within two years at the cash price of \$1 (Mexican money) per acre. The said "Credit Foncier" agreeing that as soon as 2,000 colonists have settled upon said "Pacific Colony site," to pay to said trustee \$2 (Mexican money) per lot-interest pooled by him with said "Credit Foncier;" and in like manner for said price and at the same time the "Credit Foncier" will settle with all persons holding interests in said colony site; it being understood that all thoroughfares, parks, areas, wharves, shores, islands, rocks, etc., belonging to said site follow the said lots,—i. e., the "Credit Foncier of Sinaloa" agrees to buy the said colony site for \$200,000 (Mexican Money), paying \$30,000 at once, and when 2,000 colonists have been established, to pay \$170,000 more. After the sale of the said 15,000 shares have been made the stock of the "Credit Foncier" will be sold only to actual settlers, and after all the said shares in the treasury of the "Credit Foncier" have been sold, then the "Credit Foncier" will call in and buy, at par, all stock of the "Credit Foncier" which is held by colonists over and above the number of shares representing property actually used and improved.

And, be it Resolved, That the said headquarters, hotel, crematory and model houses be built on the said Pacific Colony site; that the pipe line be along the line of The American and Mexican Pacific Railroad from San Blas or Sufragio, on the River Fuerte, through "Mochis" to Topolobampo harbor; that the steamboat of the colonists ply between Topolobampo harbor and San Francisco and the harbors and islands of the Gulf of California; that the paper be called "The Pacific Wave;" ‡‡ and that the railroad shares of stock, to be purchased, be the capital stock of The American and Mexican Pacific Railroad, if said shares can be bought as aforesaid.

And, be it Resolved, That the said lot-interests be sold to actual colonists, in series No. 1, 2, 3, etc.; that series No. 1 be 500 lot-interests

†† The popular newspaper in Madrid has no managing editor. A dozen reporters secure the news and drop their manuscripts in a bag where they stay until the foreman wants copy. He pulls out, indiscriminately, enough to fill up, and with the matter fixed in the forms in the most convenient way, the paper goes to press.

for \$10 per lot-interest, and with each lot-interest be sold, also one share of the capital stock of said "Credit Foncier" at par; that the colonist selects the lot or lots he or she wishes to build upon or improve; suggests the style and cost of house and improvements he or she desires, and that the same be furnished by said "Credit Foncier," to said colonist, at cost, with five per cent. per annum added for the use of the money.

*And, be it Resolved,* That if a colonist wishes to improve one block of ground on said site, which contains forty-eight lot-interests, the colonist can buy the said lot-interests at the price fixed for the series in which he buys together with 48 shares, at par, of the capital stock of said "Credit Foncier;" but the colonist cannot sell lot-interests or stock of the "Credit Foncier," at any time, to other body than the "Credit Foncier," all lot-interests and "Credit Foncier" stock sales and the conditions of the same being forever reserved by said "Credit Foncier."

*And, be it Resolved,* That said "Credit Foncier" be controlled by a Board of Directors elected by, from and for the stockholders; that said Directors elect their Chairman, and that said Chairman form the necessary co-ordinate departments from the said Directors.

*And, be it Resolved,* That the said departments to begin with, be as follows: Department on deposits, loans, insurances, and the ways and means of payments; Department on surveys, buildings, improvements, streets, park, wharves, etc.; Department on laws, by-laws, arbitrations and registrations; Department on the employment of motors, powers, lights and heats; Departments on policing, sewerage and cleanliness; Department on transportation of persons, baggage, parcels and communications; Department for the diversification and perfection of employments among, for and of the stockholders; Department on educations, instructions, amusements and baths; Department on farming, forestry, stock-raising, game and fish culture and preservation; Department of surgeons, nurses, pharmacy, chemistry and commissariat.

*And, be it Resolved,* That said directors be paid salaries, never to exceed \$100 per month; that a printed list of every class of service be posted at the headquarters of each of said Departments; that the credits and debits of the resident members be kept by the Departments of deposits, loans, etc.; and that the report of each Department be published officially every month, and an authorized copy of each be sent to each stockholder.

## Voting.

The Credit Foncier Company's plan for voting is quite simple; and is as follows:

In all there are to be 100,000 shares of Ten (10) dollars each. There are also to be offered for sale 100,000 lot-uses in Pacific City. A person has to hold one or more of said shares before he or she can buy one or more of said lot-uses; but a person holding one or more of said shares is not necessarily eligible to buy one or more of said lot-uses. *He or she has to be qualified for a higher plane of suffrage or citizenship than we have in the United States*—he or she has to read and write and agree, *in writing*, before being admitted to said citizenship, to live an industrial, moral and disciplined life.

Subscriptions are now opened for the sale of the first 15,000 shares of said stock. These shares are to be THE PROMOTER'S SHARES. They can be held by persons in or out of the Colony; and are offered to persons who can and will assist the enterprise to get upon its feet; and these can be held in large or small quantity. The 85,000 shares which will remain, after the said 15,000 shares have been sold, can only be sold to persons who are going to settle in Pacific City and only to the number equal to the lot-uses, in Pacific City, that he or she intends to improve and live upon—the limit of any one head of family being 48 lot-uses on one block of 600 x 300 feet. After the said 85,000 shares are sold then the promoters, who hold any of the 15,000 shares first issued and who do not live in Pacific City, are to surrender the same to the Company, for the price paid to the Company for them, that the said shares may be sold to those persons who do wish to live in said city.

This is equity, as we understand it, for it gives the promoters the control of the enterprise so long as they and their money are of the

first and essential importance to the success of the movement and not any longer; for just as soon as the resident members are fairly well started in their new fields, homes and factories, and have become educated in their duties of new citizenship and have become responsibly interested, by virtue of their labors and investments in the new departure, they will have full control of the Company—of the city corporate.

The perfect and absolute control of the conditions under which the said shares of stock may be issued, is quite simple; for it is the intention of the founder, as soon as the 15,000 shares are subscribed and paid for, to accept the said 100,000 shares, *in full payment*, for certain franchises, lands, contracts, etc., and then the same may be placed in the Company's treasury and sold only to such persons and under such conditions as may best promote the purposes of building up and perpetuating a model city and a moral people.

However, to protect thoroughly the Company from ever being controlled by any one person or by a clique of persons, it is a rule of the company that a stock-holder cannot vote his or her stock for him or herself, and will be denied the right of citizenship if it should be proven that he or she asked another stock-holder to vote for him or her for Director.

In all other cases, excepting the vote for Directors, *the vote is by person and not by stock*. That is for by-laws, rules, amendments, alterations, etc., and not only the "Initiative," but the "Plebiscite" is to be practiced by us, by the issue, by the Company, of "THE PACIFIC WAVE"—an afternoon week-day paper in which every citizen of Pacific City can, without cost, present and discuss and vote upon any and every public measure; and the "Referendum" is already practiced by us, for one of our by-laws is, that every *public rule* has to be submitted to every resident stock-holder, first for his or her comments, and afterwards for the approval of the majority of the citizens before it can become a law.

Had ten business persons put in \$15,000 each or had thirty persons put in \$5,000 each—had persons put in enough money to have made it an object of daily interest to look after—eight years ago and have organized The Credit Foncier Company with the method and the grasp of the situation and have cared for the details as such persons have and do organize railroad and other joint stock companies, there would now have been on Topolobampo Bay a model City, on the Mochis a marvelously beautiful plantation, from the Gulf of California to the Gulf of Mexico the best paying trunk railroad on our Continent; and a happier, better and more prosperous chain of interdependent, incorporated communities, from Sinaloa to Texas, than the world has yet dreamed of. And even now with \$150,000, under the accustomed incorporated management which has distinguished most of our companies of this class in our day, *with equity as its aim instead of gain*, there can be raised, inside of ten years, a series of industrial colonies which may be made the stepping-stones to a new and better civilization than man and woman have yet experienced.

God grant! that business persons, farmers, mechanics and other well-intentioned and capable persons may see this as we do, and that they may lend a hand and invest in our subscriptions that this, the greatest work now before the American people may move forward to promote, upon a well matured plan, diversified home industries, cultured life and well-being for each and every person imbued with the spirit of Integral Co-operation.